



Your Employee Benefits Enrollment Checklist

Follow these 6 steps for a quick and easy enrollment.

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WHAT TO DO

First of all, welcome! As a new employee with the State, you're eligible for a generous package of health and retirement benefits that offer protection, savings, and resources for better physical, financial, and mental health! Get familiar with what we offer before you enroll, so that you can make the best choices for yourself and your family.

WHERE TO GO

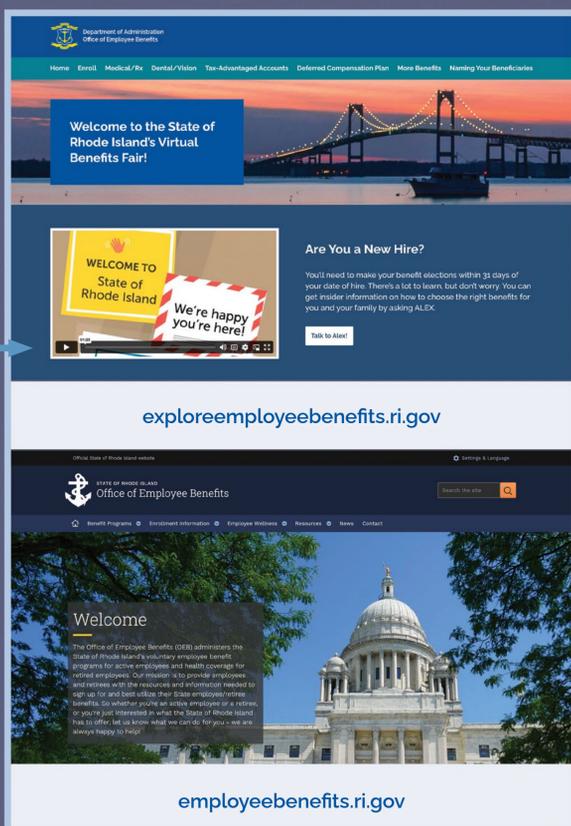
Take a look around the **virtual benefits fair**. You'll find videos and other materials from our insurance carriers, customized for our employees. You'll also be able to access decision tools, brochures, and other helpful details about the plans and programs we offer.

For a deeper dive, the State's **Office of Employee Benefits website** provides a comprehensive overview of your benefits programs and includes helpful links, carrier materials, and videos.

WHAT TO KNOW

You'll be able to enroll for:

- **Medical** (Anchor, Anchor Plus, Anchor Choice with HSA, and the medical waiver option)
- **Dental** (Anchor, Anchor Plus, and Anchor Platinum)
- **Vision** (Anchor and Anchor Plus)
- **General and limited flexible spending accounts** (FSA and LFSA)
- **Dependent care spending account** (DCSA)
- **Life insurance**
- **Legal services**
- **Short-term disability**
- **Deferred compensation plan**
- **CollegeBound Saver**



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WHAT TO DO

Use all available resources to help you determine the plans that best fit the needs of you and your family.

WHERE TO GO



If you're unsure, there is plenty of information (videos, flyers, FAQs, brochures, etc.) available on the **virtual benefits fair website**.

Talk with **ALEX**, our decision tool, to help you weigh your plan options, based on your own personal situation.

WHAT TO KNOW

- The State offers comprehensive options for medical, dental, and vision plans. Review the virtual benefits fair to get benefits information and support directly from our vendor partners.
- **ALEX** can help you understand how the plans work and compare premiums or co-shares and out-of-pocket costs for each option.



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WHAT TO DO

Be on the lookout for an email from the Office of Employee Benefits. This email will come from **doa.enrollmenthelp@hr.ri.gov** and will provide you with the credentials you'll need to access **Workterra**, the State's online enrollment system. Once you get that information, log in and you're ready to enroll!

Make your benefit elections in Workterra within **31 days** of your date of hire.

WHERE TO GO

Visit **sori.workterra.net** to log in and enroll.

Your username will be the first initial of your first name + your full last name (no hyphens, apostrophes, spaces, or titles) + the last four numbers of your Social Security number (e.g., jsmith1234).

The Company is **Rhode Island** (not case sensitive; space between "Rhode" and "Island" is required).

If you need help using Workterra, contact the **Office of Employee Benefits**, or refer to the **Workterra User Guide**.

WHAT TO KNOW

Workterra is the State of Rhode Island's online enrollment system. Access Workterra to:

- Review and/or update demographic information for yourself and your dependents
- Add or remove dependents from your record
- Enroll in, waive, or make changes to your State employee benefits (with the exception of **deferred compensation plan** contributions, **CollegeBound Saver** contributions, and **short-term disability**)
- Waive **medical coverage**, and elect opt-out payment
- Upload supporting documentation
- Manage HSA contributions



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WHAT TO DO

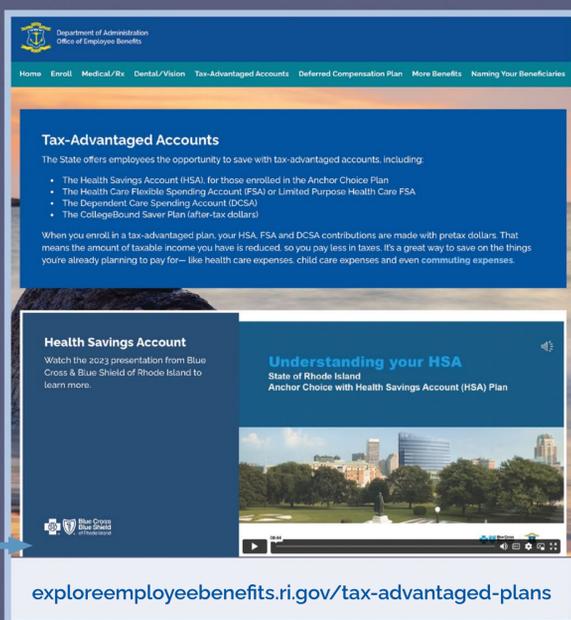
The State offers several plans and programs that can save you (or help you earn) money. Most of these plans allow you to make your benefit payroll contributions with pretax dollars so that you pay less in taxes. We call these the tax-advantaged plans. Consider enrolling in the State's tax-advantaged plans for additional savings opportunities.

WHERE TO GO

Visit the **Tax-Advantaged Accounts page** on the virtual benefits fair website.

WHAT TO KNOW

- The State contributes to a tax-advantaged **health savings account (HSA)** for you if you elect the Anchor Choice medical plan. You can contribute to your HSA too.
- Please note that the State only makes HSA contributions in January and July, and you will NOT receive a prorated contribution if you enroll after January 1 or July 1.
- You may elect a **health care flexible spending account (FSA)** to help with your out-of-pocket health care expenses.
- Enroll in the **deferred compensation plan** for a retirement savings account that is funded with pretax paycheck contributions.
- Elect a **dependent care spending account (DCSA)** to help with eligible dependent care expenses (like day care, preschool, after-school care, summer camp, etc.).
- And if you're thinking about setting aside some money for your child's college, consider the **CollegeBound Saver plan**.



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WHAT TO DO

Once you are enrolled, make sure to elect beneficiaries for your benefits that provide a payment to an individual (or individuals) in the event of your death.

WHERE TO GO

Learn how to **Pick Your Person** on the **virtual benefits fair site**.

WHAT TO KNOW

- Beneficiaries are required for **life insurance**, the Anchor Choice Plan's **HSA**, your Employees' Retirement System of Rhode Island (ERSRI) defined benefit plan, the 401(a) defined contribution plan, and the 457(b) **deferred compensation plan**.
- You'll need to elect a beneficiary for each plan separately; they are managed by different administrators.



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WHAT TO DO

Mistakes happen! Review your elections on the Workterra confirmation statement page, and double-check to see that everything listed is accurate and that you've elected coverage for your dependents, if applicable.

WHAT TO KNOW

- Made a mistake or changed your mind? Don't worry—you can go back and change your elections anytime within 31 days of your date of hire.
- No changes will be permitted after that time unless you experience a **qualifying status change**.
- You will be eligible to make changes to your benefits for the next calendar year during the State's **open enrollment period** this fall.



The coverage you elect will be effective as of your date of hire.